



**SDI Review Form 1.6**

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|--------------------------|------------------------------------------------------------------------------------------------------------------|
| Journal Name:            | <a href="#">Asian Journal of Agricultural Extension, Economics &amp; Sociology</a>                               |
| Manuscript Number:       | Ms_AJAEES_40448                                                                                                  |
| Title of the Manuscript: | DETERMINANTS OF ACCESS TO FORMAL CREDIT AND PERFORMANCE OF SMALLHOLDER FARMERS: EVIDENCE FROM KUMBA MUNICIPALITY |
| Type of the Article      | Original Research Article                                                                                        |

**General guideline for Peer Review process:**

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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**PART 1: Review Comments**

|                                     | Reviewer's comment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here) |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Compulsory</b> REVISION comments | <p>Title of Manuscript: "Determinants of Access to Formal Credit and Performance of Smallholder Farmers: Evidence From Kumba Municipality"</p> <p>The manuscript was an interesting one with vital information on Determinants of Access to Formal Credit and Performance of Smallholder Farmers in Kumba Municipality but I have few comments to make. These are;</p> <p>The title of this manuscript may be reframed as "Determinants of Access to Credit and Performance of Smallholder Farmers in Kumba Municipality, South West Region of Cameroon". This gives the title a kind of uniqueness to other similar titles.</p> <p>Always show the importance of your research findings by scientifically validating your findings in relation to the already established in the literature either to support your findings or completely refute it according to your findings.</p> <p>The result of the regression analysis was well represented in a table but some important variables are still missing in the table. These include; <math>R^2</math>, Adjusted <math>R^2</math> and F-statistics. These should be in the bottom of the table.</p> <p>From line 348, the result of the hypothesis was present where in the body of this study there were no section where the hypothesis testing was mentioned. The null and alternate hypothesis should be added to this study.</p> <p>The recommendations of the study may be rearrange in such a manner that each recommendation can take only one paragraph. I mean each recommendation should be written in a paragraph and if there are five recommendations from this study, it means five paragraphs with no numbering or bullet points</p> <p>Finally, in the references of this study, there are several cited authors that are conspicuously missing in the references section of this study, these include; Byaruhanga (2013), Claessens (2006), Elsevier (2016), FAO (2017) among several others. Also, there are some authors that are listed in the references that did not appear in the main manuscript, these include; Yehuala (2009), Gollin (2014), Awotide (2015), Minai (2014) among others. Please, you can cross check these references and include the appropriate ones in this manuscript. I may not be able to capture all the references used but confirm those highlighted if they are actually missing in this manuscript or they omissions on my side. Thank you.</p> |                                                                                                                                                                               |
| <b>Minor</b> REVISION comments      | All the minor revision comments are already given in the main manuscript.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                               |
| <b>Optional/General</b> comments    | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                               |

**Reviewer Details:**

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| Name:                            | <b>Olutosin A. Otekunrin</b>                                                                                |
| Department, University & Country | <b>Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Nigeria</b> |